

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 13–25150–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ricci Melendez Jr.  
18 Driftwood Dr  
Parlin, NJ 08859–2052

Carmen S. Melendez  
18 Driftwood Dr  
Parlin, NJ 08859–2052

Social Security No.:

xxx–xx–5578

xxx–xx–5742

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above–named case will be closed without entry of discharge on or after November 1, 2018 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: October 2, 2018

JAN: gan

Jeanne Naughton  
Clerk

In re:  
Ricci Melendez, Jr.  
Carmen S. Melendez  
Debtors

Case No. 13-25150-MBK  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: clsnodsc

Page 1 of 1  
Total Noticed: 3

Date Rcvd: Oct 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2018.  
db/jdb Ricci Melendez, Jr., Carmen S. Melendez, 18 Driftwood Dr, Parlin, NJ 08859-2052

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 02 2018 23:38:16 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 02 2018 23:38:12 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2018

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
 Andrew M. Lubin on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank National Association, as trustee, on behalf of the holders of the Bear Stearns Asset Backed Securities Tru bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
 Andrew M. Lubin on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank National Association, as trustee, on behalf of the holders of the Bear Stearns Asset Backed Securities Trus bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
 Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, NA  
 angela.pattison@powerskirn.com, ecf@powerskirn.com  
 Charles H. Jeanfreau on behalf of Creditor NATIONSTAR MORTGAGE, LLC Charlesj@w-legal.com, BNCmail@w-legal.com  
 Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA  
 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
 Laura M. Eggerman on behalf of Creditor Federal National Mortgage Association  
 bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
 Laura M. Eggerman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION  
 bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
 Marc C. Capone on behalf of Debtor Ricci Melendez, Jr. mcapone@caponeandkeefe.com, docs@caponeandkeefe.com  
 Marc C. Capone on behalf of Joint Debtor Carmen S. Melendez mcapone@caponeandkeefe.com, docs@caponeandkeefe.com  
 Sean M. O'Brien on behalf of Creditor U.S. Bank National Association, successor trustee to Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearn sobrien@flwlaw.com  
 Sean M. O'Brien on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank National Association, as trustee, on behalf of the holders of the Bear Stearns Asset Backed Securities Trus sobrien@flwlaw.com  
 William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com  
 TOTAL: 15